

Bank of Lexington

761 Corporate Drive Lexington, KY 40503

Personal Financial Statement

Please do not leave any questions unanswered
We intend to apply for joint credit

initial ____ / ____

INDIVIDUAL INFORMATION

Name _____
 Address _____

 Home Phone _____
 Email Address _____
 Business _____
 Business Address _____

 Position _____
 Business Phone _____
 Social Security# _____
 Date of Birth _____
 Financial Statement as of _____

JOINT OR OTHER PARTY INFORMATION

Name _____
 Address _____

 Home Phone _____
 Email Address _____
 Business _____
 Business Address _____

 Position _____
 Business Phone _____
 Social Security# _____
 Date of Birth _____

The making of a false financial statement, including the willful overvaluing of any land, property or security, is both a federal and state criminal offense

Assets	(Dollars Only)		
Cash on hand and in Banks (see Schedule A)			
Gov. Securities (see Schedule B)			
Listed Securities (see Schedule C)			
Unlisted Securities (see Schedule C)			
Accounts and Notes Receivable			
Real Estate owned (see Schedule D)			
Partial Int. in Real Estate (see Schedule D)			
Automobiles (see Schedule D)			
Yr. Make Model			
Yr. Make Model			
Personal Property, Jewelry, etc			
Retirement Accounts & Benefits (see Schedule F)			
Net Worth in Closely Held Businesses (see Schedule G)			
Other Investments & Partnerships (see Schedule G)			
Cash Value-Life Insurance (see Schedule H)			
Other Assets-Itemize			
TOTAL ASSETS			

Liabilities	(Dollars Only)		
Notes payable to Banks-Secured (see Schedule E)			
Notes payable to Banks-Unsecured (see Schedule I)			
Margin accounts			
Notes payable to others			
Accounts and bills due			
Unpaid income tax			
Other unpaid taxes and interest			
Real Estate Mortgages Payable (see Schedule D)			
Credit Cards (see Schedule I)			
Other Debts-Itemize			
TOTAL LIABILITIES			
NET WORTH			
TOTAL LIABILITIES & NET WORTH			

Contingent Liabilities	(Dollars Only)		
As endorser, co-maker or guarantor			
On leases or contracts			
Legal claims			
State of Federal Income Taxes			
Other special debt			
TOTAL			

General Information
Are you a defendant in any suits of legal actions
Personal Bank Accounts carried at:
Have you ever taken bankruptcy? If yes, explain.
Number of dependents: Ages:

Retirement Accounts & Benefits (Schedule F)

Description	Held By	In Name Of	Vested Value	Maturity
			\$	
			\$	
			\$	

Other Investments/Partnerships (Schedule G)

Description	In Name Of	% Of Partnership	Value	Debt	Networth
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$

Life Insurance (Schedule H)

Company Name	Owner	Insured	Type	Beneficiary	Policy Amt.	Cash Value
					\$	\$
					\$	\$

Unsecured Debts (Schedule I)

Name of Creditor	Current Balance	Unsecured
	\$	
	\$	
	\$	

Sources of Income/Annually	Individual	Other Party	Personal Information
Salary, bonuses & commissions	\$	\$	Do you have a will? If so, name of executor:
Dividends & interest income	\$	\$	
Real Estate income	\$	\$	Are you a partner or officer in any venture? If so, describe
Other income <small>(alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)</small>	\$	\$	Are you obligated to pay alimony, child support or separate maintenance payments? If so, describe.
Are any assets pledged other than as described on schedules? If so, describe			
TOTAL	\$	\$	Income tax settled through (date)

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us. Each undersigned person, firm, partnership, or corporation agrees to provide periodic current financial information, i.e., financial statements, tax returns, etc. to Bank of Lexington upon request. **If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Bank of Lexington, 761 Corporate Drive, Lexington, KY 40503, (859) 219-2900, within 60 days from the date you are notified of our decision. We will send a written statement of reasons for the denial within 30 days of receiving your request for the statement. {{4-30-03 p.7248}} Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this credit is the FDIC.

Signature (Individual) _____ Signature (Other Party) _____
 Date Signed _____ Date Signed _____

Please use "Notes to Financial Statement" on back page as necessary to explain any scheduled items.

Appraisal Notice

Document Date: _____ Loan Number: _____

We may order an appraisal to determine the property’s value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

By signing below, you acknowledge receipt of this appraisal notice.

Applicant

Date

Applicant

Date

If loan is in a LLC or Corporation Name then do not need this form

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race."

The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

Applicant:

Ethnicity: - Check one or more

- Hispanic or Latino
Mexican
Puerto Rican
Cuban
Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

Grid for printing origin

Not Hispanic or Latino

I do not wish to provide this information

Race: - Check one or more

American Indian or Alaska Native - Print name of enrolled or principal tribe:

Grid for printing name of tribe

- Asian
Asian Indian
Chinese
Filipino
Japanese
Korean
Vietnamese
Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

Grid for printing race

- Black or African American
Native Hawaiian or Other Pacific Islander
Native Hawaiian
Guamanian or Chamorro
Samoan
Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:

Grid for printing race

White

I do not wish to provide this information

Sex:

- Female
Male

I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the application taken in person? Did the borrower decline to provide? If yes, the officer needs to make a visual observation.

Was the ethnicity of the applicant collected on the basis of visual observation or surname?

- Yes
No

Was the race of the applicant collected on the basis of visual observation or surname?

- Yes
No

Was the sex of the applicant collected on the basis of visual observation or surname?

- Yes
No

Co-Applicant:

Ethnicity: - Check one or more

- Hispanic or Latino
Mexican
Puerto Rican
Cuban
Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

Grid for printing origin

Not Hispanic or Latino

I do not wish to provide this information

Race: - Check one or more

American Indian or Alaska Native - Print name of enrolled or principal tribe:

Grid for printing name of tribe

- Asian
Asian Indian
Chinese
Filipino
Japanese
Korean
Vietnamese
Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

Grid for printing race

- Black or African American
Native Hawaiian or Other Pacific Islander
Native Hawaiian
Guamanian or Chamorro
Samoan
Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:

Grid for printing race

White

I do not wish to provide this information

Sex:

- Female
Male

I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the application taken in person? Did the borrower decline to provide? If yes, the officer needs to make a visual observation.

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?

- Yes
No

Was the race of the co-applicant collected on the basis of visual observation or surname?

- Yes
No

Was the sex of the co-applicant collected on the basis of visual observation or surname?

- Yes
No